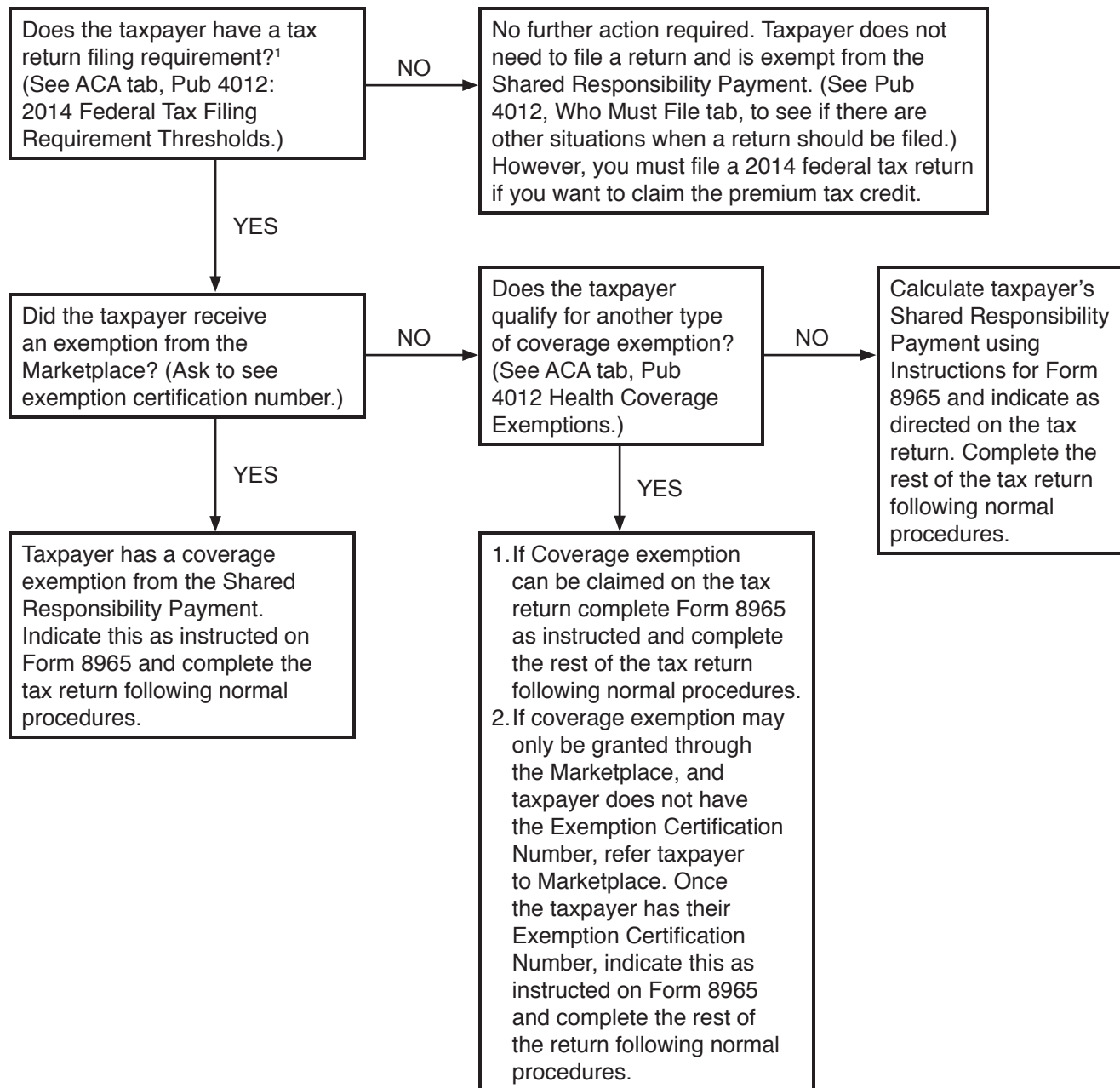


# Determining ACA Next Steps – No Insurance All Year

## Taxpayer, spouse, and/or dependents had no insurance all year

### Start Here



\*Review decision tree separately for each individual included on the return.

<sup>1</sup>If advance credit payments were made for the taxpayer or a member of the taxpayer's family, a tax return must be completed and the advance credit payments reconciled on Form 8962. Answer **Yes** to follow the rest of the decision tree to determine if a coverage exemption can be claimed or shared responsibility payment must be made.